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December 8, 2003

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P.O. Box 1450
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Art Unit 3624

Re: U.S. Utility Patent Application
Appl. No. 10/615,796; Filed: July 10, 2003
For: **Methods and Apparatus Relating to the Formulation and Trading of
Investment Contracts**
Inventor: Ian Kenneth Shepherd
Our Ref: 1033.0180002

Sir:

Transmitted herewith for appropriate action are the following documents:

1. SKGF Cover letter;
2. Copy of the Notice to File Corrected Application Papers;
3. Reply to Notice to File Corrected Application Papers and Supplemental Preliminary Amendment Under 37 C.F.R. § 1.115;
4. Substitute specification; and
5. Return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are

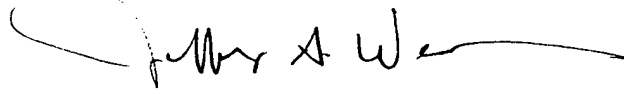
Commissioner for Patents
December 8, 2003
Page 2

necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

A handwritten signature in black ink, appearing to read "Jeffrey S. Weaver", is written over a horizontal line.

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JSW/asl
Enclosures
SKGF_DC1:206242.1